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FROM: Howard Sobelman

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RE: U.S. Serial No. 10/051,645

MESSAGE:

Amendment and Reply (12 pgs.)

Thank you.
Howard Sobelman

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ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 13

CONFIRMATION NO.:

CLIENT MATTER NO.: 38488.0200

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Date: July 5, 2005By: Deborah G. MinIN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

Applicant(s):	Guy J. Labelle, et al	Docket No.:	38488.0200	Patent
Serial No.:	10/051,645	Group Art Unit:	3626	
		Confirmation No.:	8725	
Filed:	January 18, 2002	Examiner:	A. Kalinowski	
Title:	SYSTEM AND METHOD FOR DISPENSING INSURANCE THROUGH A COMPUTER NETWORK			

REPLY AND AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In reply to the Office Action mailed April 6, 2005, of which this Reply is filed within the shortened statutory period for reply, please enter the following amendments and consider the following remarks.

Amendments to the Claims are reflected in the listing of the claims which begins on Page 2 of this paper.

Remarks begin on page 10 of this paper.